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*One million people
in small houses-[Philadelphia]*

Helen L. Parrish

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FROM THE
FRANCIS GREENWOOD PEABODY
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cap. 2

ONE MILLION PEOPLE IN SMALL HOUSES

BY

HELEN L. PARRISH

PHILADELPHIA

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New York



REAL HOMES FOR WORKINGMEN.
Each House, 6 Rooms and Bath. Rent, \$15 a Month.

ONE MILLION PEOPLE IN SMALL HOUSES—PHILADELPHIA

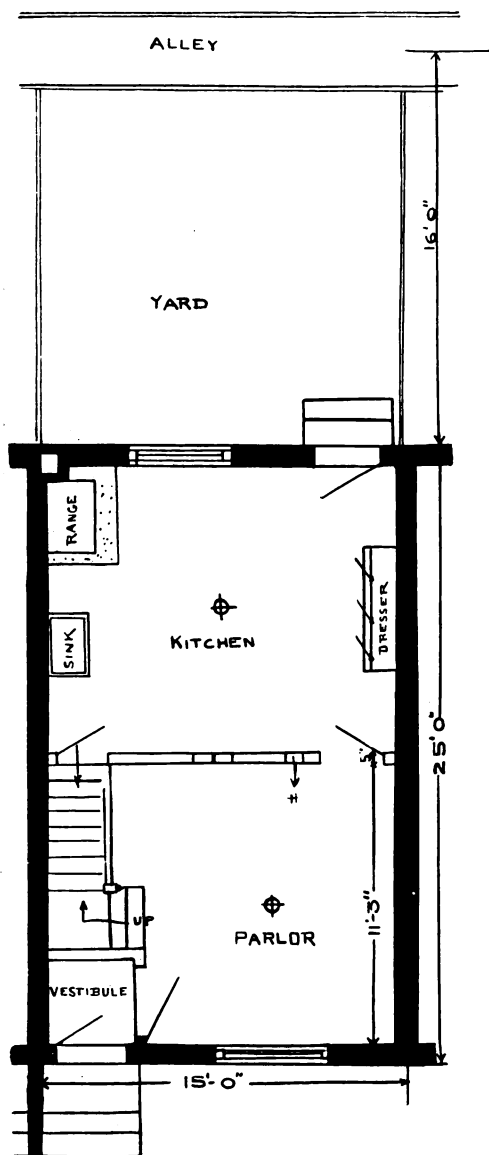
HELEN L. PARRISH
OCTAVIA HILL ASSOCIATION, PHILADELPHIA

With our knowledge of the evils of tenement houses in America, why do tenement houses continue to be built? Why are associations organized to promote model tenements and not for the substitution of some better kind of housing for the people?

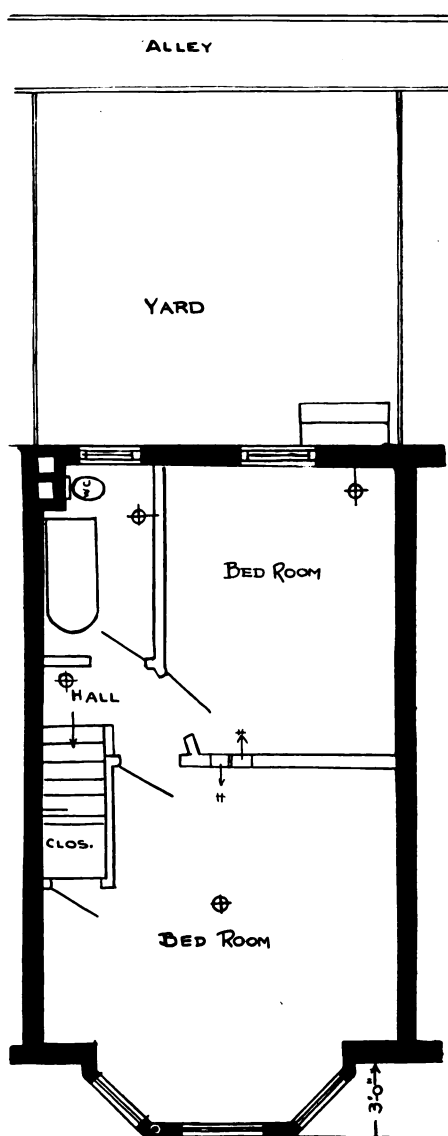
The unanimous verdict of the 1400 delegates to the International Housing Congress at Vienna last year condemned the tenement dwelling, on the grounds of health and social welfare. Great Britain contended that on the grounds also of cost its indictment is just. It was argued by Mr. Aldridge of England that a normal, healthy dwelling for a workingman's

family consists of three bedrooms, a living room, a scullery, and a bath, and that it is even now impossible in continental cities, to approach this standard in block dwellings at a rental within the reach of the working people. It was shown that in Great Britain the cost of the room, including the cost of the site, in the cottage or one-family dwelling is less than the cost of the room alone in the block building; and the discussions of the congress offered many valuable suggestions toward furthering the substitution of the small house for the tenement.

In many American cities the significance of this subject is not yet apparent



FIRST FLOOR PLAN



SECOND FLOOR PLAN

A HOUSE FOR EACH FAMILY.

Two story Brick Houses, 4 Rooms and Bath. Selling Price, \$1,750. Rent, \$13 a Month.

to the average citizen. The one-family house was originally the universal type; the tenement is a development of later days, but in many large and crowded communities it is already of the first importance. In outlying districts of Greater New York, among green fields and unimproved areas, the "horrible example," even though built according to the new law, persists and repeats itself, and the infection is rapidly spreading to surrounding cities. Can it be that this kind of building has become a habit with the builders, and that a habit is allowed without question to control an issue such as this?

The contrasting type of the small house in Philadelphia has given rise in its various stages of development to many and serious difficulties, but this attempt to describe it is prompted by the belief that it is the better method of housing, the only method that ultimately will offer a solution of the great housing problem with which all our cities, great and small, must some day wrestle. There is the

good small house and the bad small house; the small house on its own street and with its own yard, and the small house crowded in behind a large house on the rear of lots or in narrow alleys, wherever the greed of landlords, before the law forbade, could find a footing for it. There is the small house whose rent is too high, which when times are hard and work is scarce has to house more than its own one family for whose need it is adapted. These are some of its phases, and yet, even in slum districts, the evils arising from its overcrowding and misuse are less serious than those of the tenement, for it is more readily reconstructed and less costly to destroy. In the newer sections of a city and in its newer forms it may become the stepping stone to garden cities and to a realization of the dreams of city planners, while the tenement will forever prevent its city being a city of homes.

Four reasons are usually given why this method of housing has succeeded in Philadelphia: first, the topography of



HOUSES OF UNSKILLED LABORERS.

Tens of Thousands of These in Philadelphia; 6 Rooms and Bath. Rent, \$13 and \$14 a Month

the city with the low price of land; second, the municipal regulations favoring the small house; third, the readiness of financial institutions to loan money for building operations; fourth, the desire of the people to own their own homes.

In this discussion it is hoped to show that Philadelphia's situation is no longer a peculiar one. Rapid transit and the decentralization of industries give other communities similar opportunities, though it may be necessary for them to get some impetus in this direction through stronger and better legislation, or by the initiative of philanthropic effort, or by the experiments of enlightened business interests. But Philadelphia's example at least points the way.

First, then, in regard to the city itself. It is situated on an undulating plain with an extended water front and covers an area of 130 square miles. It is made up of a number of boroughs brought together under one government by an act of consolidation in 1885. It thus contains various centers of commercial and manufacturing activity and the natural growth about these centers, extending over and filling in the stretches of unoccupied land between them, has contributed largely to its development. An excellent street car system makes a five-cent fare to extreme points.

Its land values have always been remarkably uniform and low for a city of its size. Today, within twenty-five or thirty minutes of the City Hall, building land with street and municipal improvements can be bought for from \$14,000 to \$16,000 an acre. If the maximum number of forty houses be allowed on this space, built on lots of fourteen to fifteen by fifty to sixty feet each, the price would be about \$400 for each of these lots. The zone where such prices obtain is receding constantly to the edge of the unimproved areas, which are waiting for the approach of the trolley lines and the opening of streets, but these figures may be taken to suggest roughly the basis on which the building operations in small houses are undertaken.

Second, the building requirements as to foundations, walls, joists, etc., are much less severe for houses less than six-

teen feet wide. Fourteen feet, however, is the minimum width of house allowed, and in many of the present operations it is found advantageous to increase the size of lots, even a few inches in width adding greatly to the desirability of a house. It is said that the leniency of these municipal regulations in Philadelphia is a strong factor in the success of the small two-story house.

On the other hand, no house can be built on an existing street which is less than fourteen feet wide, and all new streets opened must be at least forty feet wide from house line to house line. Also, the owner must in the first instance meet all the charges for street improvements, although he only carries a permanent charge the care of the curb and sidewalk. For a lot fourteen feet wide, these charges are:

Sewer, \$1.50 per foot.....	\$21.00
Water main, \$1.00 per foot....	14.00
Roadway, 12 x 14 feet; asphalt at 20 cents per square foot.....	33.60
Curb at 55 cents per foot.....	7.70
Sidewalk, 8 x 14 feet; asphalt at 20 cents per square foot.....	22.40
	<hr/> \$98.70

The fire regulations require that all houses, except in certain outlying districts of the city, must be of brick or stone.

The small house is safeguarded in cities of the first class in Pennsylvania by a law passed in 1895, before the business interests behind the beginnings of a tenement house movement were strong enough to offer serious opposition. This law makes the building of tenement houses so costly that it has practically stopped their erection for the poor. It is now applied chiefly to the building of high-class apartment houses.

The contracting builder, when an operation in small houses is to be undertaken, usually buys the land by a small cash payment, arranging for the balance of its value by mortgages or ground rents. The money for these operations is largely obtained through the trust companies. First mortgages on real estate are by the law of Pennsylvania a legal security, and as trust funds can only be invested in such securities, these mortgages are greatly in demand. The companies will



NEWER TYPE FOR SKILLED LABORERS.

Six to Eight Rooms and Bath. Rent, \$16 Up. Thousands of These in Philadelphia.

advance from sixty per cent to sixty-six and two-thirds per cent of the cost of the completed operation. The rate charged is usually five and four-tenths per cent. They make collateral loans—contingent on the advance of the work. The builder must give bonds and the trust company often employs an inspector of its own, in addition to the city inspectors, to watch the building. Sometimes the mortgage is placed on the operation as a whole, and when the work is done this is separated and made to apply to the individual house.

These operations have been so successful financially that they are considered safe and profitable investments, and a builder who has proved himself conservative and intelligent in the use of capital has no difficulty in obtaining it. The financial institutions have been amply justified in taking the risks and have profited greatly by the results. The loans are considered so secure that sometimes in transferring its interests in a mortgage to a client the company will guarantee against possible loss, the client agreeing to accept five per cent on the loan and the company reserving four-

tenths per cent as a bonus for the guarantee. Often, of course, the operation is financed by the contractor. He will himself hold the mortgages as the houses are sold, reimbursing himself gradually for the outlay made. One contractor who is also in the real estate business states that of 800 sales of houses he had built not one was thrown back on his hands. The ground is usually obtained in blocks of about five acres and is divided by streets that must "run from one public street to another in a straight line." The best price for construction is made on a basis of twenty or more houses, and the specifications for each sub-contractor are so systematized for the uniform rows of houses—the corner ones only being larger and more elaborate—that the work can be done at remarkably low figures when compared with the cost of building a single house.

The smallest house now being built has four rooms arranged as shown in the first plan, or with a bathroom built out as an overhanging frame extension at the rear. Sometimes, also, there is a shed kitchen for summer use. In the older sections these houses, often with few con-

veniences, rent from eight to twelve dollars per month. In the newer sections their rent is thirteen or fourteen dollars. They show in its simplest form a plan of construction which in its further development is very complete. In its next stage a passage-way to the stairs is taken off the front room, and a kitchen forming an ell is added. There are thus three bedrooms on the second floor. This is the really typical small dwelling and the one most in demand. Its two chief characteristics are that each room opens to the outer air and that each room has its separate entrance. In the newer neighborhoods the demand for more conveniences has grown until it includes cemented cellar, furnace, stationary wash-tubs, bay window, often a porch, besides the range, gas, bathroom, and sink. There is always the danger of careless work and inferior materials, but the model, as shown in the accompanying

plans, is completely and intelligently designed.

The rents for these six-room houses range from ten or eleven dollars in old districts, where the houses are old and without modern improvements, up to twenty dollars for some of the larger and most complete ones. In some neighborhoods they bring even higher rents, and again they are developed still further by the extension of the ell, giving four rooms on each floor.

The average cost of the two-story houses built in 1910, without the cost of the land, as reported to the Bureau of Building Inspection when permits were applied for, was nearly \$2,000. This average is raised by the large numbers of two-story eight- and ten-room dwellings in residential neighborhoods. The average actual cost price of such houses as have been described, and which are shown in the photographs of typical



ATTRACTIVE BACK YARDS OF THESE HOUSES.

Light, Air, Privacy—Real Homes.

streets, is probably from \$1,200 to \$1,500, without the cost of land or profit to the contractor.

It is claimed that these extensive building operations could not take place unless the houses were built for immediate sale. During the year 1910, 8,034 two-story dwellings were erected at the estimated cost of \$16,010,925, exclusive of the cost of the land. In the past ten years 60,000 have been built, and there is a total of about 185,000 such houses in the city. The census of 1900 gives only twenty-two and one-tenth per cent of the families as living in houses owned by themselves, though the number of different owners of real estate is said to be between 150,000 and 160,000. The explanation is that many new houses are bought in groups for investments. Many workingmen own houses as investments, and many have moved from those that they first bought to larger ones or to new neighborhoods, still holding their first purchase as a source of income.

The desire for home-owning has been encouraged and reinforced by the building and loan associations. It has been said both that these associations have made the small house in Philadelphia and that the small house seeker has made these associations. From whichever standpoint they are considered their influence has been of immense social value, not only in the acquisition of houses, but also in the encouragement of thrift and the training that they give their members in co-operative business enterprise. Thus, the development of the small house has developed also the desire for the small investment in real estate, the attainment of which is made possible by the advantageous terms by which sales are made.

As the houses in a large operation are finished they are immediately put up for sale. A cash payment of \$300, or even less, is sufficient to obtain possession. The terms of sale would be in this way:

Cash	\$300.00
First Mortgage	
at 5.4 per cent.....	1,200.00
Second Mortgage	
at 6 per cent.....	500.00
	<u>\$2,000.00</u>

The yearly charges on such a house would be:

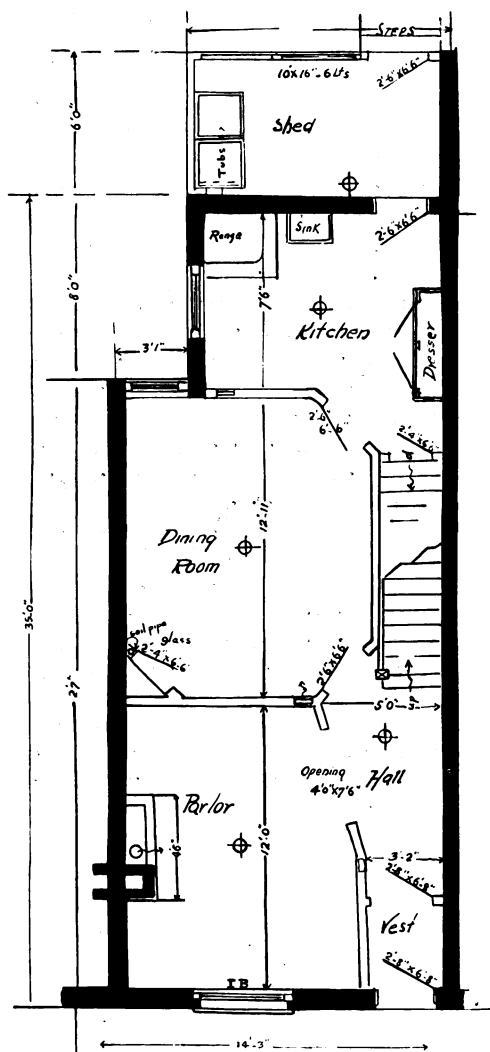
Interest on first mortgage at 5.4 per cent.....	\$64.80
Interest on second mortgage at 6 per cent.....	30.00
Taxes on assessed value of \$1,400 @ 1.50	21.00
Water rates.....	10.00
	<u>\$125.80</u>

This equals a monthly payment for rent of about twelve dollars, without repairs and incidental expenses. If the second mortgage is held by a building and loan association the dues and interest on the five shares of stock representing this mortgage would amount to sixty dollars each year; but by these payments the mortgage would be gradually liquidated, and would be cancelled when the shares fall due at the end of about twelve years.

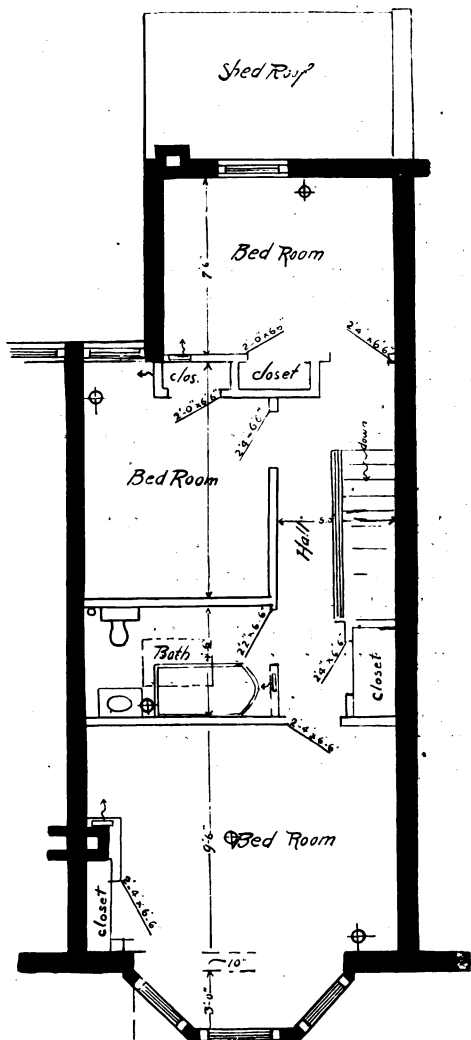
By the census of 1900 there was an average of five and four-tenths persons to a dwelling in Philadelphia. Now, according to the city records—the census returns for 1910 are not yet available—the 1,549,000 persons live in 325,000 dwellings, an average of four and seven-tenths persons to a house. The building of houses has thus outstripped the increase of population and the standard of one house for a family seems about to be attained. This means a gradual moving of the better-to-do classes into the newer neighborhoods and a readjustment of population in the older districts.

It has not been the purpose of this paper to discuss the housing conditions of the many foreigners who are grouped according to nationality in large districts. Here the supply of small houses at low rents is not great enough to meet the demand. Houses built originally for a family of the better class are now, under regulation and inspection, used as tenement houses, and are practically meeting the need for extra accommodations for these classes. Among these people, too, the tradition of the city that the small house is the better is speedily accepted and is what they strive to attain.

It is not possible to give in any concrete form evidences of the advantages to the people of Philadelphia of this method of living. It is only possible to generalize somewhat and to suggest points of comparison for other places.



FIRST FLOOR



SECOND FLOOR

ANOTHER TYPE OF MECHANICS' HOMES.

Six Rooms and Bath. Cost, About \$1,400.

Some years ago it was found that the number of peculations discovered among the employes in a large department store in New York were greatly in excess of those in a similar establishment in Philadelphia. After investigation it was concluded that the cause for this lay in the fact that in Philadelphia each employe, outside of his relation with the store, had a distinct position to sustain. He owned or rented a house, or his family did; he had church and neighborhood connections; his character was subject to comment; and if he moved it was with the knowledge and interest of his neighbors. In New York, on the other hand, the man's identity was lost in a crowded tenement district. As he was known to but few people he could move to another district of the great city and be completely lost again.

In Philadelphia fairs or festivals for the benefit of some church or charitable interest are often advertised in summer as being given by the people of some small street, each small house being decorated and contributing its quota to the entertainment. Porch parties are frequently given.

In addition to such social advantages the life within the household can be regulated more normally. The sleeping rooms are upstairs, separated from the daily household tasks and interests, giving greater privacy and quiet than when

the rooms open one from another. Some yard space, however small, draws forth unexpected tastes or interests, and the mother of a family has opportunities for fresh air and sunshine which she never can have where going out means leaving her work and descending many stairs. These all have a connection with the fact that approximately 75,000 houses have been erected with the aid of building and loan associations, and that five savings banks hold \$140,000,000 belonging to 371,744 depositors.

Many elements must be considered in drawing conclusions from the death rate in wards of differing characteristics. It is suggestive, however, to find that even in the foreign sections, where overcrowding and many insanitary conditions exist, the low buildings and yard spaces give much light and air and the figures, when compared with the city as a whole, are not high.

Thus, while no claim is made that all of those who live in small houses are well housed, it is contended that this plan of building can be made very successful financially; that it fosters a conservative, law-abiding spirit in the community; and that it gives to even the smallest wage-earner an opportunity by thrift and economy to earn a home, where he can conserve the best possible standard of family life.

NATIONAL HOUSING ASSOCIATION

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1. To Improve Housing Conditions, both urban and suburban, in every practicable way;
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3. To Study in various cities the Causes of the Drift of the Population into the Cities, and the Methods by which the population may be distributed over larger areas;
4. To encourage the formation of Improved Housing Associations where they do not exist, and to aid in the work of all such Associations by advice and direction;
5. To act as a Clearing House of Information for such agencies, and to furnish Advice and Suggestions to those interested in Housing Reform, and generally to promote popular interest in the subject.
6. To aid in the Enactment and Enforcement of Laws that will:
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 - b. Encourage the erection of proper ones;
 - c. Secure their proper maintenance and management;
 - d. Bring about a reasonable and practicable improvement of the older buildings;
 - e. Secure reasonable, scientific and economic building laws.
7. To Aid in Defending such Laws when once enacted, from the Attacks of Adverse Interests, and in correcting them from time to time to suit changing conditions and meet new needs as they develop.
8. To Train and Equip Workers for the various phases of Housing Reform Work.

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By **Lawrence Veiller**

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